

2021: *Grow 4 It*

Protecting
your clients
just got a little
more rewarding.

Last year was a challenging time for life insurance advisors. Manulife wants to help recognize and reward you in 2021 as you grow your business. In 2021, you may be eligible to earn up to \$9,000 in bonuses for all new life and living benefits sales, including conversions.

How it works

Over the course of the year, when you grow your business, you will be rewarded along the way.

How do you qualify?

- Advisors who settle at least four policies and surpass their total 2020 New Regular Premium (NRP¹) by \$20,000 or more, will be eligible for growth bonuses².
- Every advisor across Canada who is contracted to sell Manulife Insurance is eligible³.
- Policies settled between January 1 and December 31, 2021 are eligible.

What do you earn?

Tier bonuses are paid once you settle at least four policies and exceed your 2020 NRP by the growth targets shown below:

Tier	NRP growth	Tier bonus	June 30 bonus
1	+ \$20,000	\$3,000	\$1,000
2	+ \$30,000	\$2,000	
3	+ \$40,000	\$2,000	
4	+ \$50,000	\$2,000	
Total potential earnings		\$9,000	+ \$1,000

Payments will appear on the fourth Friday of each month on advisor commission statements as 'Special Promotion' between February 2021 through to January 2022⁴, unless an alternative arrangement has been made³.



Want to make it \$10,000?

Reach Tier 1 by June 30, 2021 and earn an extra \$1,000.

¹ NRP is annualized first year premiums plus 10% of any excess premiums (overfunding)

² Bonuses are paid to individual selling codes. Corporate selling codes excluded.

³ Participation and terms may vary by firm

⁴ Payments will be made in the month following the tier being reached



When the going gets tough, the tough get growing

What sales are included?

The following sales are included in the NRP calculation:

- New business
- Conversions
- Coverage additions
- Coverage duration switches
- First year excess premium⁵

What products are included?

Qualifying products include:

- Manulife Par
- Performax Gold®
- Manulife UL
- InnoVision®
- Security UL®
- Family Term™
- Family Term with *Vitality*®
- Business Term®
- Manulife Quick Issue Term®
- Lifecheque®
- Proguard Series®
- Venture Series®
- Buy-Sell Plus®
- ExpenseComp®
- Synergy®

Excluded products:

- Lifecheque Basic™
- Personal Accident
- Travel
- Health & Dental
- Mortgage Creditor

Get started

Ready to start growing your business? Speak to your Manulife Sales Representative or check out our suite of [E-Business Solutions](#) to help streamline your business and Grow 4 It in 2021!



Want more details?

Check out the [full program details here](#).

⁵ First year excess premium corresponds to 10% of any additional payments into the policy. E.g. Deposit option payments for whole life and overfunding for universal life.

Lifecheque, Business Term, InnoVision, Security UL, Performax Gold, Family Term and Family Term with *Vitality*, Manulife Quick Issue Term, Synergy, Proguard Series, Venture Series, ExpenseComp and Buy-Sell Plus are registered trademarks of Manulife (The Manufacturers Life Insurance Company). Manulife Par and Manulife UL are sold by The Manufacturers Life Insurance Company (Manulife.) The Vitality Group Inc., in association with The Manufacturers Life Insurance Company, provides the Manulife *Vitality* program. The Manulife *Vitality* program is available with select policies. Vitality is a trademark of Vitality Group International, Inc., and is used by The Manufacturers Life Insurance Company and its affiliates under license. Life insurance products are issued by The Manufacturers Life Insurance Company. Manulife, Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.